

# How to Plan and Present an Effective Proposal Budget

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Friday, March 12, 2021



# Mayor's Office of Housing & Community Development Opening Remarks

# Welcome from the BDO FMA Team



**Jessica Huey**

BDO FMA, Lead Consultant



**Raquel Paulino**

BDO FMA, Consultant



**Anna Yue**

BDO FMA, Program Associate

# About This Webinar

- **How is this webinar different than the Community Development Pre-Submission workshops?**

This webinar is offered as part of additional technical assistance from MOHCD to support nonprofit organizations with **preparing their grant budget proposals**. The MOHCD pre-submission workshop provides broader instructions for the full grant proposal.

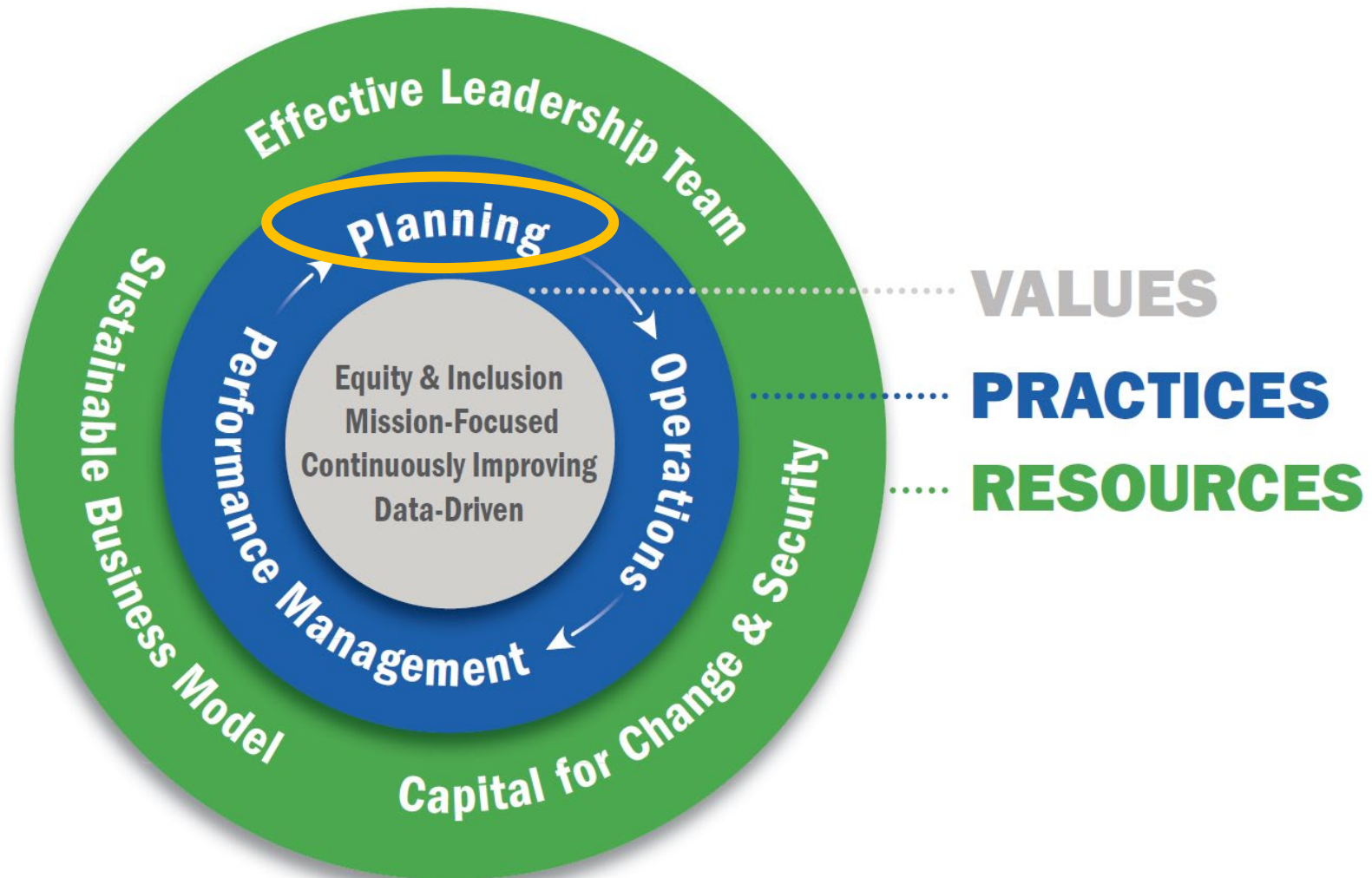
- **Will this webinar be recorded?**

**Yes.** This webinar will be available on the MOHCD website.

# Agenda Topics

- What does it mean to **apply for government grants**, and specifically this MOHCD grant proposal?
- What are some **budgeting fundamentals and best practices** that would be helpful to know?
  - MOHCD Grant Budget Samples
- How can organizations **best prepare** for this MOHCD grant proposal?
- **Q&A**

# Financial Health Framework



What does it mean to **apply for government grants**, and specifically an MOHCD grant?

# What to Know About Govt Grants

## Dynamics

- Often funds **critical services** at a scale unmatched by other funders
- Often **multi-year, large, renewable** but aren't necessarily intended to cover the true cost of services
- Usually **cost reimbursement** based which means that organizations **cannot generate surpluses** with only government funding
- Often provides an indirect rate of **15%** (for general fund grants)

## Fiscal Infrastructure

- Need a strong **billing and invoicing** infrastructure
- May need strong **cash flow management**
- May require **audit readiness**

## Staffing

- Need **strong partnership** between program leaders and finance who are aware of grant or contract budgets and spend down

## Growth

- Growth requires growth of a **second, reliable, more flexible revenue stream**



What are some budgeting fundamentals and best practices that would be helpful to know?

# Financial Planning

## A Budget is...



An **Outcome** of the financial planning process



An **Action Plan** stated in Dollar Terms



An **Expression** of an Organization's Values

# Types of Budgets



Strategic Budget

Capital Budget

Operating (Agency Wide) Budget

Cash Budget

Program Budget

Grant Budget

# Types of Budgets

## How Different Types of Budgets are Connected

### Operating Budget (Agency Wide Budget)

1-year plan for revenue and expenses that includes all departments & programs and can incorporate **plans for accumulating reserves**

### Program & Department Budgets

1-year plan for revenue and expenses related to a specific program or function, with the goal of covering the **full cost of delivery**

### Grant or Contract Budgets

A financial plan for a specific grant or contract for a period of time defined by a funder

# Different Categories of Expenses

## Natural Expenses

Expenses classified by the **nature** of the expense:

- Salaries
- Rent
- Utilities
- Supplies

## Functional Expenses

Expenses classified by the **type of activity** for which the expense was incurred:

- Programs
- Management and general
- Fundraising

# Sample Agency Wide Budget

## FUNCTIONAL EXPENSES

## NATURAL EXPENSES

	Program A	Program B	M&G	Fundraising	Total
<b>Personnel</b>					
Executive Director	25,900	16,280	18,500	13,320	74,000
Program Director	34,000	34,000	-	-	68,000
Teacher A	55,000	-	-	-	55,000
Teacher B	-	50,000	-	-	50,000
Bookkeeper	-	-	25,000	-	25,000
Grantwriter	-	-	-	20,000	20,000
Fringe	22,980	20,056	8,700	6,664	58,400
<b>Non-Personnel</b>					
Classroom supplies	12,200	14,600	-	-	26,800
Snacks	2,200	3,000	-	-	5,200
Bus rental	2,000	-	-	-	2,000
Audit fees	-	-	9,500	-	9,500
Conference travel	-	-	800	-	800
Event space rental	-	-	-	1,000	1,000
Event catering	-	-	-	3,200	3,200
Rent	13,011	12,097	3,868	3,024	32,000
Utilities	2,440	2,268	725	567	6,000
Office supplies	1,952	1,815	580	454	4,800
Depreciation	6,262	5,822	1,862	1,455	15,400
<b>Total</b>	<b>177,944</b>	<b>159,937</b>	<b>69,535</b>	<b>49,684</b>	<b>457,100</b>

# Specific vs Shared Expenses

## Specific Expenses

Expenses that can be specifically **assigned to one or more program(s) or function(s)**, based on time or money spent directly in each program or function

- Salaries for program personnel
- Salaries for fiscal staff
- Fundraising expenses

## Shared Expenses

Expenses that are shared among some or all programs and functions. These expenses **must be allocated among functional areas** on the basis of an appropriate methodology

- Rent & utilities
- Office supplies
- Depreciation

# Sample Agency Wide Budget

## SPECIFIC EXPENSES

	Program A	Program B	M&G	Fundraising	Total
<b>Personnel</b>					
Executive Director	25,900	16,280	18,500	13,320	74,000
Program Director	34,000	34,000	-	-	68,000
Teacher A	55,000	-	-	-	55,000
Teacher B	-	50,000	-	-	50,000
Bookkeeper	-	-	25,000	-	25,000
Grantwriter	-	-	-	20,000	20,000
Fringe	22,980	20,056	8,700	6,664	58,400
<b>Non-Personnel</b>					
Classroom supplies	12,200	14,600	-	-	26,800
Snacks	2,200	3,000	-	-	5,200
Bus rental	2,000	-	-	-	2,000
Audit fees	-	-	9,500	-	9,500
Conference travel	-	-	800	-	800
Event space rental	-	-	-	1,000	1,000
Event catering	-	-	-	3,200	3,200
<b>SHARED EXPENSES</b>					
Rent	13,011	12,097	3,868	3,024	32,000
Utilities	2,440	2,268	725	567	6,000
Office supplies	1,952	1,815	580	454	4,800
Depreciation	6,262	5,822	1,862	1,455	15,400
<b>Total</b>	<b>177,944</b>	<b>159,937</b>	<b>69,535</b>	<b>49,684</b>	<b>457,100</b>



# Expense Categories

1	Specific Program Expenses
2	Shared Expenses
3	Specific Management & General and Fundraising Expenses

# Agency Wide Budget Expenses

## Type 3: SPECIFIC M&G/FUNDRAISING EXPENSES

### Type 1: SPECIFIC PROGRAM EXPENSES

### Type 2: SHARED EXPENSES

	Program A	Program B	M&G	Fundraising	Total
<b>Personnel</b>					
Executive Director	25,900	16,280	18,500	13,320	74,000
Program Director	34,000	34,000	-	-	68,000
Teacher A	55,000	-	-	-	55,000
Teacher B	-	50,000	-	-	50,000
Bookkeeper	-	-	25,000	-	25,000
Grantwriter	-	-	-	20,000	20,000
Fringe	22,980	20,056	8,700	6,664	58,400
<b>Non-Personnel</b>					
Classroom supplies	12,200	14,600	-	-	26,800
Snacks	2,200	3,000	-	-	5,200
Bus rental	2,000	-	-	-	2,000
Audit fees	-	-	9,500	-	9,500
Conference travel	-	-	800	-	800
Event space rental	-	-	-	1,000	1,000
Event catering	-	-	-	3,200	3,200
Rent	13,011	12,097	3,868	3,024	32,000
Utilities	2,440	2,268	725	567	6,000
Office supplies	1,952	1,815	580	454	4,800
Depreciation	6,262	5,822	1,862	1,455	15,400
<b>Total</b>	<b>177,944</b>	<b>159,937</b>	<b>69,535</b>	<b>49,684</b>	<b>457,100</b>

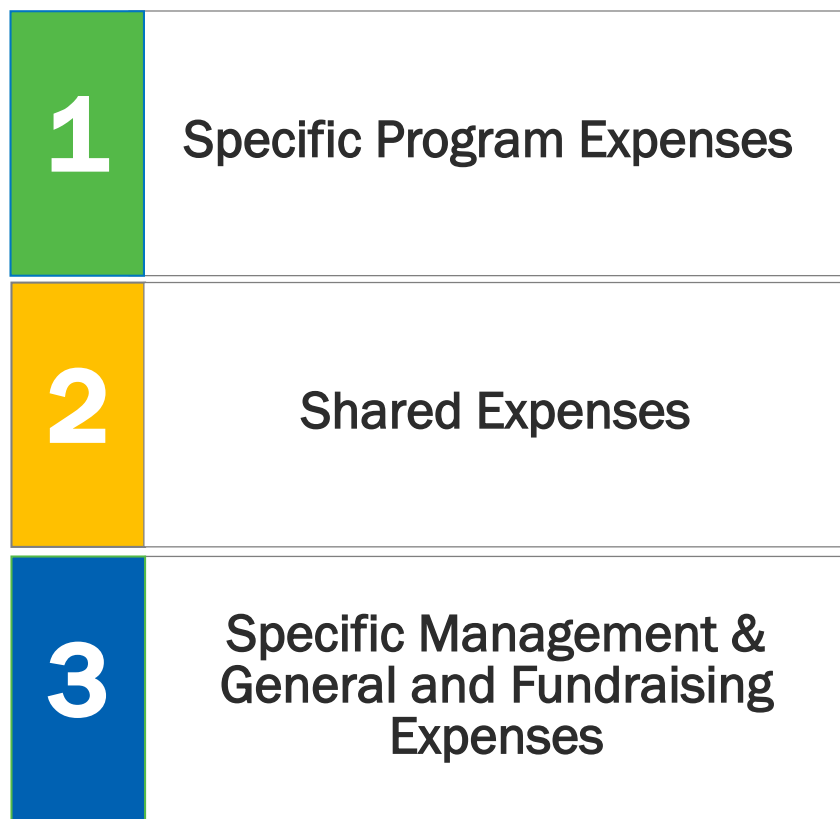
# Shared Expenses Cost Allocation

## Common Cost Allocation Methods

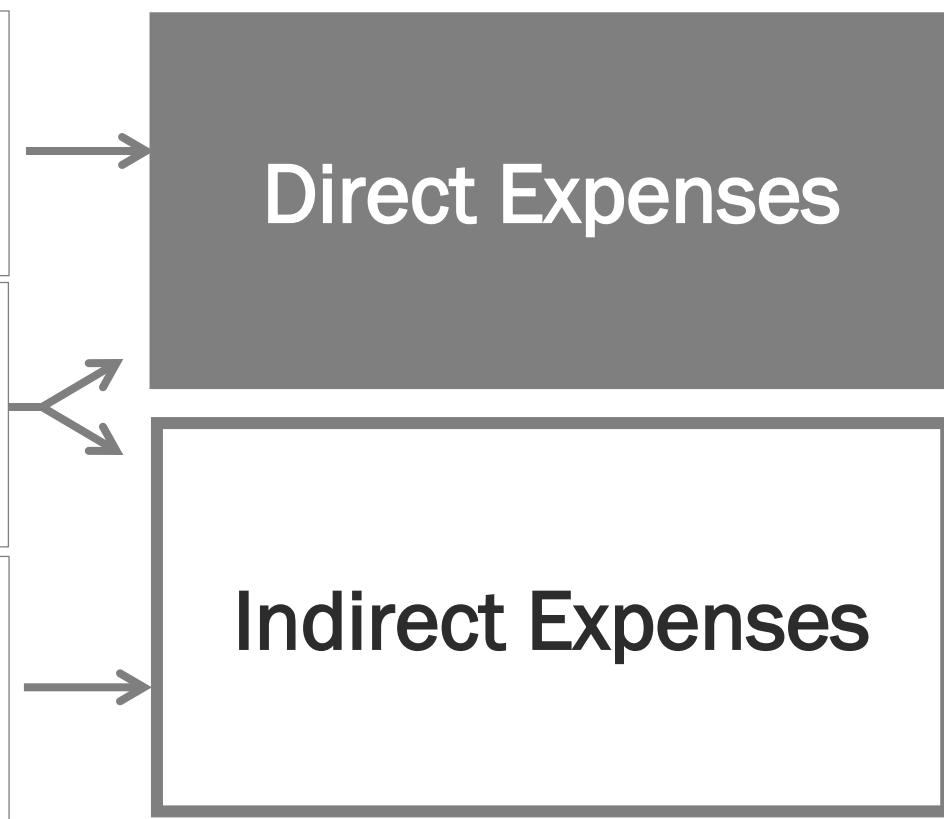
- **By Staff (Full Time Equivalence/FTE)**
  - Most commonly used
  - Based on the number of people (FTEs) per program/department
  - Can be determined by time sheets, time studies, etc.
- **By Space Usage (Sq Ft)**
- **By Participants**

# Translating Expense Categories

## How nonprofits see costs



## How funders see costs



# Examples of Indirect Expenses

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**Common  
Indirect  
Cost  
Expenses**

Portion of staff time dedicated to M&G and Fundraising (e.g. portion of Executive Director's time)

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Fundraising events expenses

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Audit fees

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Fiscal Sponsorship fees

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# Mayor's Office of Housing & Community Development Grant Budget Samples

# Program Budget Proposal Review

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- Provide all budget items for the proposed program, even if your organization is not requesting funds for this item in the RFP (e.g., staff time, indirect, program supplies, or technology costs)
- Ensure that your budget matches the proposal. For example, the narrative is clear on how consultants or contractors are involved in the proposed program
- Check your staff hours allocated to the program. You should not allocate more than 2,080 hours per 12-month period for a full-time staff member (i.e., 1.0 FTE)
- Triple check your proposed budget

# Budget Samples

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# SAMPLE #1


## SAMPLE #1 PROPOSAL BUDGET WORKSHEET

<b>AGENCY NAME:</b>	Sample Direct Services Agency Name
<b>PROJECT NAME:</b>	Sample Direct Services Project Name

Please fill in the yellow highlighted fields that apply to your Proposal and Full Project Budget. Include your project's two largest secured revenue sources in the columns labeled "Secured Amount from [Insert Source]," and sum the remaining revenue sources in the column labeled "Secured Amount from Other Sources." List the names of other revenue sources in that column header.

Line Item	Budget Item			MOHCD Grant Request	Secured Amount from [Insert Source]	Secured Amount from [Insert Source]	Total Project Budget
Salaries & Wages	Name & Title	Rate/Hr.	# of Hrs.				
	Jane Doe, Computer Instructor	32.00	1040	\$ 33,280	\$ -	\$ -	\$ 33,280
	Jane Doe, Director (1.0)	37.00	1867	\$ 11,544	\$ 57,540	\$ -	\$ 69,084
	John Doe, Job Prep Instructor	26.00	2080	\$ 13,520	\$ 40,560	\$ -	\$ 54,080
	John Doe, Evening Computer Instructor (1.0)	28.00	3120	\$ 29,120	\$ 58,240	\$ -	\$ 87,360
	Total Salaries & Wages			\$ 87,464	\$ 156,340	\$ -	\$ 243,804
Fringe Benefits	Item						
	FICA			\$ 6,691	\$ 112,960	\$ -	\$ 119,651
	SUI			\$ 1,749	\$ 3,126	\$ -	\$ 4,875
	Workers Compensation			\$ 1,749	\$ 3,126	\$ -	\$ 4,875
	Medical Insurance			\$ -	\$ -	\$ -	\$ -
	Retirement			\$ -	\$ -	\$ -	\$ -
	Other			\$ -	\$ -	\$ -	\$ -
	Total Fringe Benefits			\$ 10,189	\$ 119,212	\$ -	\$ 129,401
Contractual Services	Item						
	N/A			\$ -	\$ -	\$ -	\$ -
	Total Contractual Services			\$ -	\$ -	\$ -	\$ -
Equipment (including leasing)	Item						
	N/A			\$ -	\$ -	\$ -	\$ -
	Total Equipment			\$ -	\$ -	\$ -	\$ -
Insurance	Item						
	N/A			\$ -	\$ -	\$ -	\$ -
	Total Insurance			\$ -	\$ -	\$ -	\$ -
Other	Item						
	Travel			\$ -	\$ -	\$ -	\$ -
	Office and/or Project Space Rental			\$ -	\$ -	\$ -	\$ -
	Office and/or Project Supplies			\$ 1,147	\$ 5,000	\$ -	\$ 6,147
	Telecommunications			\$ 1,200	\$ 2,400	\$ -	\$ 3,600
	Utilities			\$ -	\$ -	\$ -	\$ -
	N/A			\$ -	\$ -	\$ -	\$ -
Indirect	Total Other			\$ 2,347	\$ 7,400	\$ -	\$ 9,747
	Total Indirect (no more than 15%)			\$ -	\$ -	\$ -	\$ -
TOTAL				\$ 100,000	\$ 282,952	\$ -	\$ 382,952

SAMPLE #1

Insurance	N/A	\$ -	\$ -	\$ -	\$ -
	Total Insurance	\$ -	\$ -	\$ -	\$ -
Other	Item				
	Travel	\$ -	\$ -	\$ -	\$ -
	Office and/or Project Space Rental	\$ -	\$ -	\$ -	\$ -
	Office and/or Project Supplies	\$ 1,147	\$ 5,000	\$ -	\$ 6,147
	Telecommunications	\$ 1,200	\$ 2,400	\$ -	\$ 3,600
	Utilities	\$ -	\$ -	\$ -	\$ -
	N/A	\$ -	\$ -	\$ -	\$ -
	Total Other	\$ 2,347	\$ 7,400	\$ -	\$ 9,747
Indirect	 Total Indirect (no more than 15%)	\$ -	\$ -		\$ -
TOTAL		\$ 100,000	\$ 282,952	\$ -	\$ 382,952

# SAMPLE #1

## SAMPLE #1 PROPOSAL BUDGET WORKSHEET

<b>AGENCY NAME:</b>	Sample Direct Services Agency Name			Please fill in the yellow highlighted fields that apply to your Proposal and Full Project Budget. Include your project's <u>two largest secured revenue sources</u> in the columns labeled "Secured Amount from [Insert Source]," and sum the remaining revenue sources in the column labeled "Secured Amount from Other Sources." List the names of other revenue sources in that column header.			
<b>PROJECT NAME:</b>	Sample Direct Services Project Name						

Line Item	Budget Item			MOHCD Grant Request	Secured Amount from	Secured Amount	Total Project Budget
	Name & Title	Rate/Hr.	# of Hrs.				
Salaries & Wages	Jane Doe, Computer Instructor	32.00	1040	\$ 33,280	\$ -	\$ -	\$ 33,280
	Jane Doe, Director (1.0)	37.00	1867	\$ 11,544	\$ 57,540	\$ -	\$ 69,084
	John Doe, Job Prep Instructor	26.00	2080	\$ 13,520	\$ 40,560	\$ -	\$ 54,080
	John Doe, Evening Computer Instructor (1.0)	28.00	3120	\$ 29,120	\$ 58,240	\$ -	\$ 87,360
	Total Salaries & Wages			\$ 87,464	\$ 156,340	\$ -	\$ 243,804
	Item						

# SAMPLE #2

## SAMPLE #2 PROPOSAL BUDGET WORKSHEET

<b>AGENCY NAME:</b>	Sample Direct Services Agency Name			Please fill in the yellow highlighted fields that apply to your Proposal and Full Project Budget. Include your project's <u>two largest secured revenue sources</u> in the columns labeled "Secured Amount from [Insert Source]." and sum the remaining revenue sources in the column labeled "Secured Amount from Other Sources." List the names of other revenue sources in that column header.				
<b>PROJECT NAME:</b>	Sample Direct Services Project Name							

Line Item	Budget Item			MOHCD Grant	Secured Amount	Secured Amount	Secured Amount	Total Project
	Name & Title	Rate/Hr.	# of Hrs.					
Salaries & Wages	John Doe, Project Coordinator	38.46	5450	\$ 209,625	\$ -	\$ -	\$ -	\$ 209,625
	To Be Hired, Intern	15.00	5200	\$ 78,000	\$ -	\$ -	\$ -	\$ 78,000
	Total Salaries & Wages			\$ 287,625	\$ -	\$ -	\$ -	\$ 287,625
Fringe Benefits	Item							
	FICA			\$ 30,920	\$ -	\$ -	\$ -	\$ 30,920
	SUI			\$ 7,127	\$ -	\$ -	\$ -	\$ 7,127
	Workers Compensation			\$ 11,246	\$ -	\$ -	\$ -	\$ 11,246
	Medical Insurance			\$ 21,000	\$ -	\$ -	\$ -	\$ 21,000
	Retirement			\$ -	\$ -	\$ -	\$ -	\$ -
	Other			\$ -	\$ -	\$ -	\$ -	\$ -
Total Fringe Benefits			\$ 70,293	\$ -	\$ -	\$ -	\$ 70,293	
Contractual Services	Item							
	Organizational Development Consultant			\$ 7,000	\$ 7,000	\$ -	\$ -	\$ 14,000
Total Contractual Services			\$ 7,000	\$ 7,000	\$ -	\$ -	\$ 14,000	
Equipment	Item							

# SAMPLE #3

SAMPLE PROPOSAL BUDGET WORKSHEET (General Direct Services)								
AGENCY NAME:	Sample Direct Services Agency Name		Please fill in the yellow highlighted fields that apply to your Proposal and Full Project Budget. Include your project's <u>two</u> largest secured revenue sources in the columns labeled "Secured Amount from [Insert Source]," and sum the remaining revenue sources in the column labeled "Secured Amount from Other Sources." List the names of other revenue sources in that column header.					
PROJECT NAME:	Sample Direct Services Project Name							
Line Item	Budget Item	Rate/Hr.	# of Hrs.	MOHCD Grant Request	Secured Amount from [Insert Source]	Secured Amount from	Secured Amount from	Total Project Budget
Salaries & Wages	Jane Doe, Case Management Director	45.76	104	\$ 2,380	\$ 2,380	\$ -	\$ -	\$ 4,759
	Jane Doe, Case Management Supervisor	40.53	624	\$ 12,645	\$ 12,645	\$ -	\$ -	\$ 25,291
	Jane Doe, Sr. Case Manager	28.37	1040	\$ 14,752	\$ 14,752	\$ -	\$ -	\$ 29,505
	To Be Hired, Case Manager	25.00	1456	\$ 32,067	\$ 4,333	\$ -	\$ -	\$ 36,400
	John Doe, Case Manager	25.00	1456	\$ 18,200	\$ 18,200	\$ -	\$ -	\$ 36,400
	Jane Doe, Program Assistant	24.39	208	\$ 2,537	\$ 2,537	\$ -	\$ -	\$ 5,073
	John Doe, Outreach Director	71.00	208	\$ 13,000	\$ 1,768	\$ -	\$ -	\$ 14,768
	Total Salaries & Wages			\$ 95,581	\$ 56,615	\$ -	\$ -	\$ 152,196
Fringe Benefits	Item							
	FICA			\$ 7,312	\$ 4,331	\$ -	\$ -	\$ 11,643
	SUI			\$ 115	\$ 68	\$ -	\$ -	\$ 183
	Workers Compensation			\$ 545	\$ 323	\$ -	\$ -	\$ 868
	Medical Insurance			\$ 17,960	\$ 10,638	\$ -	\$ -	\$ 28,598
	Retirement			\$ 1,711	\$ 1,013	\$ -	\$ -	\$ 2,724
	Other			\$ 143	\$ 85	\$ -	\$ -	\$ 228
Total Fringe Benefits			\$ 27,785	\$ 16,458	\$ -	\$ -	\$ 44,243	
Contractual Services	Item							
	N/A			\$ -	\$ -	\$ -	\$ -	\$ -
Total Contractual Services			\$ -	\$ -	\$ -	\$ -	\$ -	
Equipment (including leasing)	Item							
	N/A			\$ -	\$ -	\$ -	\$ -	\$ -
Total Equipment			\$ -	\$ -	\$ -	\$ -	\$ -	
Insurance	Item							
	General Liability			\$ -	\$ 1,000	\$ -	\$ -	\$ 1,000
Total Insurance			\$ -	\$ 1,000	\$ -	\$ -	\$ 1,000	
Other	Item							
	Travel			\$ 500	\$ 2,000	\$ -	\$ -	\$ 2,500
	Office and/or Project Space Rental			\$ 800	\$ 2,000	\$ -	\$ -	\$ 2,800
	Office and/or Project Supplies			\$ 534	\$ 2,040	\$ -	\$ -	\$ 2,574
	Telecommunications			\$ 800	\$ 1,000	\$ -	\$ -	\$ 1,800
	Utilities			\$ 500	\$ 1,000	\$ -	\$ -	\$ 1,500
	Community Education and Outreach Program Expenses			\$ 1,000	\$ 2,887	\$ -	\$ -	\$ 3,887
Total Other			\$ 4,134	\$ 10,927	\$ -	\$ -	\$ 15,061	
Indirect	Total Indirect (no more than 15%)			\$ 22,500	\$ 15,000			\$ 37,500
TOTAL				\$ 150,000	\$ 100,000	\$ -	\$ -	\$ 250,000

# SAMPLE #4

SAMPLE PROPOSAL BUDGET WORKSHEET (Fiscally Sponsored)								
AGENCY NAME:	Sample Fiscally-Sponsored Agency Name		Please fill in the yellow highlighted fields that apply to your Proposal and Full Project Budget. Include your project's two largest secured revenue sources in the columns labeled "Secured Amount from [Insert Source]," and sum the remaining revenue sources in the column labeled "Secured Amount from Other Sources." List the names of other revenue sources in that column header.					
PROJECT NAME:	Sample Fiscally-Sponsored Project Name							
Line Item	Budget Item	Rate/Hr.	# of Hrs.	MOHCD Grant Request	Secured Amount from XYZ	Secured Amount	Secured Amount	Total Project Budget
Salaries & Wages	Name & Title							
	John Doe, Program Manager	30.00	1250	\$ 15,625	\$ 21,875	\$ -	\$ -	\$ 37,500
	Jane Doe, Tenant Counselor	30.00	1042	\$ 11,250	\$ 20,000	\$ -	\$ -	\$ 31,250
	Jane Doe, Lead Tenant Counselor	30.00	2083	\$ 28,125	\$ 34,375	\$ -	\$ -	\$ 62,500
	Jane Doe, Program Assistant	20.62	936	\$ 10,615	\$ 8,685	\$ -	\$ -	\$ 19,300
	Jane Doe, Tenant Counselor	30.00	1042	\$ 12,500	\$ 18,750	\$ -	\$ -	\$ 31,250
	Jane Doe, Outreach Coordinator	30.00	2083	\$ 46,875	\$ 15,625	\$ -	\$ -	\$ 62,500
	John Doe, Outreach Coordinator	30.00	2083	\$ 46,875	\$ 15,625	\$ -	\$ -	\$ 62,500
	John Doe, Lead Outreach Coordinator	30.00	2083	\$ 61,250	\$ 1,250	\$ -	\$ -	\$ 62,500
	Jane Doe, Program Director	30.00	2083	\$ 48,750	\$ 13,750	\$ -	\$ -	\$ 62,500
	Jane Doe, Tenant Counselor	30.00	1042	\$ 23,750	\$ 7,500	\$ -	\$ -	\$ 31,250
	Jane Doe, Housing Specialist	30.00	2083	\$ 61,875	\$ 625	\$ -	\$ -	\$ 62,500
	John Doe, Housing Advocate	30.00	2083	\$ 61,875	\$ 625	\$ -	\$ -	\$ 62,500
Total Salaries & Wages				\$ 429,365	\$ 158,685	\$ -	\$ -	\$ 588,050
Fringe Benefits	Item							
	FICA			\$ 32,846	\$ 12,139	\$ -	\$ -	\$ 44,986
	SUI			\$ 26,621	\$ 9,838	\$ -	\$ -	\$ 36,459
	Workers Compensation			\$ 4,148	\$ 1,533	\$ -	\$ -	\$ 5,681
	Medical Insurance			\$ 65,678	\$ 23,076	\$ -	\$ -	\$ 88,754
	Retirement			\$ -	\$ -	\$ -	\$ -	\$ -
	Other			\$ -	\$ -	\$ -	\$ -	\$ -
Total Fringe Benefits				\$ 129,293	\$ 46,587	\$ -	\$ -	\$ 175,880
Contractual Services	Item							
	Translation Services - TBD			\$ 1,950	\$ 1,000	\$ -	\$ -	\$ 2,950
Total Contractual Services				\$ 1,950	\$ 1,000	\$ -	\$ -	\$ 2,950
Equipment (including leasing)	Item							
	Copier Lease and Servicing			\$ 5,681	\$ 2,000	\$ -	\$ -	\$ 7,681
	Database Subscription and Maintenance			\$ 8,000	\$ 4,000	\$ -	\$ -	\$ 12,000
Total Equipment				\$ 13,681	\$ 6,000	\$ -	\$ -	\$ 19,681
Insurance	Item							
	N/A			\$ -	\$ -	\$ -	\$ -	\$ -
Total Insurance				\$ -	\$ -	\$ -	\$ -	\$ -
Other	Item							
	Travel			\$ 4,178	\$ 3,799	\$ -	\$ -	\$ 7,977
	Office and/or Project Space Rental			\$ 68,567	\$ 58,364	\$ -	\$ -	\$ 126,930
	Office and/or Project Supplies			\$ 6,500	\$ 4,246	\$ -	\$ -	\$ 10,746
	Telecommunications			\$ 7,535	\$ 5,750	\$ -	\$ -	\$ 13,285
	Utilities			\$ 480	\$ -	\$ -	\$ -	\$ 480
	VISTA Program Costs			\$ 8,500	\$ 1,500	\$ -	\$ -	\$ 10,000
	Outreach Events			\$ 9,704	\$ 2,000	\$ -	\$ -	\$ 11,704
	Peer-to-Peer Educator Trainings			\$ 2,000	\$ -	\$ -	\$ -	\$ 2,000
	Volunteer Counselor Trainings			\$ 2,500	\$ 2,200	\$ -	\$ -	\$ 4,700
	Copying and Printing Costs			\$ 1,000	\$ 500	\$ -	\$ -	\$ 1,500
	Staff Professional Development			\$ 5,500	\$ 4,000	\$ -	\$ -	\$ 9,500
Total Other				\$ 116,463	\$ 82,359	\$ -	\$ -	\$ 198,822
Indirect	Total Indirect (no more than 15%), includes fiscal agent fee			\$ 135,665	\$ 179,517	\$ -	\$ -	\$ 315,182
TOTAL				\$ 826,417	\$ 474,148	\$ -	\$ -	\$ 1,300,565

# SAMPLE #5

SAMPLE PROPOSAL BUDGET WORKSHEET (Collaborative)								
AGENCY NAME:	Sample Agency Name			Please fill in the yellow highlighted fields that apply to your Proposal and Full Project Budget. Include your project's two largest secured revenue sources in the columns labeled "Secured Amount from [Insert Source]," and sum the remaining revenue sources in the column labeled "Secured Amount from Other Sources." List the names of other revenue sources in that column header.				
PROJECT NAME:	Sample Collaborative Project Name							
Line Item	Budget Item			MOHCD Grant Request	Secured Amount: Foundation #1	Secured Amount: Sample Corp. #1	Secured Amount: Other Sources- Operating	Total Project Budget
Salaries & Wages	Name & Title	Rate/Hr	# of Hrs					
	Jane Doe, Collaborative Coordinator	27.88	2,080	\$ 58,000	\$ -	\$ -	\$ -	\$ 58,000
	Total Salaries & Wages			\$ 58,000	\$ -	\$ -	\$ -	\$ 58,000
Fringe Benefits	Item							
	FICA			\$ 5,000	\$ -	\$ -	\$ -	\$ 5,000
	SUI			\$ 500	\$ -	\$ -	\$ -	\$ 500
	Workers Compensation			\$ -	\$ -	\$ -	\$ -	\$ -
	Medical Insurance			\$ 9,000	\$ -	\$ -	\$ -	\$ 9,000
	Retirement			\$ -	\$ -	\$ -	\$ -	\$ -
	Other			\$ -	\$ -	\$ -	\$ -	\$ -
	Total Fringe Benefits			\$ 14,500	\$ -	\$ -	\$ -	\$ 14,500
Contractual Services	Item							
	Capacity Building - TBD			\$ 117,130	\$ 7,870	\$ -	\$ -	\$ 125,000
	Legal Services - Subcontractor #1			\$ 117,130	\$ 7,870	\$ 10,000	\$ -	\$ 135,000
	Legal Services - Subcontractor #2			\$ 117,130	\$ 7,870	\$ 10,000	\$ -	\$ 135,000
	Legal Services - Subcontractor #3			\$ 117,130	\$ 7,870	\$ 10,000	\$ -	\$ 135,000
	Legal Services - Subcontractor #4			\$ 100,000	\$ 25,000	\$ 10,000	\$ -	\$ 135,000
	Legal Services - Subcontractor #5			\$ 100,000	\$ 25,000	\$ 10,000	\$ -	\$ 135,000
	Legal Services - Subcontractor #6			\$ 100,000	\$ 25,000	\$ -	\$ -	\$ 125,000
	Legal Services - Subcontractor #7			\$ 100,000	\$ 25,000	\$ -	\$ -	\$ 125,000
	Legal Services - Subcontractor #8			\$ 100,000	\$ 25,000	\$ -	\$ -	\$ 125,000
	Legal Services - Subcontractor #9			\$ 100,000	\$ -	\$ -	\$ -	\$ 100,000
	Legal Services - Subcontractor #10			\$ 100,000	\$ -	\$ -	\$ -	\$ 100,000
	Legal Services - Subcontractor #11			\$ 100,000	\$ -	\$ -	\$ -	\$ 100,000
	Legal Services - Subcontractor #12			\$ 100,000	\$ -	\$ -	\$ -	\$ 100,000
	Total Contractual Services			\$1,368,520	\$ 156,480	\$ 50,000	\$ -	\$1,575,000
Equipment (including leasing)	Item							
	N/A			\$ -	\$ -	\$ -	\$ -	\$ -
	Total Equipment			\$ -	\$ -	\$ -	\$ -	\$ -
Insurance	Item							
	Other - Professional Liability Coverage			\$ 300	\$ -	\$ -	\$ -	\$ 300
	Total Insurance			\$ 300	\$ -	\$ -	\$ -	\$ 300
Other	Item							
	Travel			\$ 1,003	\$ -	\$ -	\$ 435	\$ 1,438
	Office and/or Project Space Rental			\$ 1,862	\$ 3,020	\$ -	\$ 4,350	\$ 9,232
	Office and/or Project Supplies			\$ 550	\$ 500	\$ -	\$ 330	\$ 1,380
	Telecommunications			\$ 509	\$ -	\$ -	\$ 539	\$ 1,048
	Utilities			\$ 187	\$ -	\$ -	\$ 369	\$ 556
	Other - Interpretation Services			\$ 2,000	\$ 10,000	\$ -	\$ -	\$ 12,000
	Other - IT Services			\$ 205	\$ -	\$ -	\$ 356	\$ 561
	Other - Postage			\$ 50	\$ -	\$ -	\$ -	\$ 50
	Other - Building Maintenance			\$ 440	\$ -	\$ -	\$ 168	\$ 608
	Other - Copying and Printing Costs			\$ 144	\$ -	\$ -	\$ -	\$ 144
	Other - Participant Activities			\$ 10,000	\$ 15,000	\$ 5,000	\$ -	\$ 30,000
		Total Other			\$ 16,950	\$ 28,520	\$ 5,000	\$ 6,547
Indirect	Total Indirect (no more than 15%)			\$ 205,278	\$ 15,000	\$ 5,000	\$ -	\$ 225,278
	TOTAL			\$1,663,548	\$ 200,000	\$ 60,000	\$ 6,547	\$1,930,095

How can organizations **best  
prepare** for this MOHCD grant  
proposal?



# Takeaways & Tips

Your grant budget should be able to “tell your financial story” to complement your narrative

- Ensure there's a **connection** between the **grant proposal narrative** and **budget**.
- Your **budget** reflects your organization's **values** and is an **action plan** stated in **dollar terms**.

Ensure grant budget requests are addressing RFP priorities

- Shifts in programmatic response to **COVID and racial equity** should show up clearly in the budget, **use footnotes** to make that connection if necessary.
- Ensure budget items that may be unclear how they connect to direct service such as for organizational development/capacity building are described in the narrative or footnotes **how they are critical to program delivery** and that you can describe their relevance.

Provide all budget items for the proposed program, even if your organization is not requesting funds for this item in the RFP (e.g staff time, program supplies, indirect, technology costs, etc.)

- **Minimum Compensation Ordinance (MCO)** wage rate is expected to increase \$.29 to \$17.34 per hour on July 1, 2021. Update your budgets to reflect this expected higher minimum wage for awarded projects.
- Funds to cover **indirect costs** are allowed under this grant and organizations are encouraged to use them.
- Don't forget that a portion of **shared expenses** can be considered direct expenses.

Triple check your budget numbers

- **Check for any typos** e.g. staff hours allocated to the program. You should not allocate more than 2,080 hours per 12-month period for a full-time staff member (i.e., 1.0 FTE).

Questions?

# Resources

# Resources

## Grant Budget Coaching

- Due to limited coaching hours available, this proposal budget coaching is only available to applicants with current annual operating budgets less than \$1 million.
- BDO FMA will provide one-on-one, virtual coaching to your staff to help plan and present a strong true cost proposal budget.
- If you are interested in this coaching, please email Dolly Sithounnolat at [dolly.sithounnolat@sfgov.org](mailto:dolly.sithounnolat@sfgov.org) as soon as possible. Dolly will connect a BDO FMA coach to all eligible applicants.
- MOHCD and BDO FMA cannot guarantee coaching hours if requested after Monday, March 22, 2021.
- <https://sfmohcd.org/community-development-funding-opportunities>

## Fiscal Foundations Initiative

- Provides financial management consulting opportunities, hotline access, and workshop offerings to MOHCD grantees
- Contact Dolly Sithounnolat at [dolly.Sithounnolat@sfgov.org](mailto:dolly.Sithounnolat@sfgov.org) to learn more

In collaboration with the Wallace Foundation, FMA created a library of **free tools and resources** to help organizations become “fiscally fit”

## StrongNonprofits Toolkit

Resources to strengthen your nonprofit financial management

Toolkit Home

Budgeting

Cash Flow

Audit  
Readiness

Operations

Data and  
Analysis

Governance  
and Strategy



Understanding  
Cash Flow

Cash Flow  
Projections

Cash Flow  
Projections (Basic)

Next Steps



### Cash Flow

Once you have completed your annual budget process, these tools can help your team translate your newly minted operating budget into a detailed cash flow projection over the course of a fiscal year.